



IT IS ORDERED as set forth below:

Date: October 14, 2014

Wendy L. Hagenau

Wendy L. Hagenau
U.S. Bankruptcy Court Judge

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:

**MARCUS ARMOUR OLIVER &
CHUDNEY WILLIAMS OLIVER,
Debtors.**

**MARCUS ARMOUR OLIVER &
CHUDNEY WILLIAMS OLIVER,**

Movants.

vs.

**OCWEN LOAN SERVICING,
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.,
AS NOMINEE FOR SOUTHSTAR
FUNDING, LLC, ITS SUCCESSOR
AND ASSIGNS, US BANK NATIONAL
ASSOCIATION AS TRUSTEE
FOR RASC 2007-KS2, C/O GMAC
MORTGAGE, LLC,**

Respondent.

CHAPTER 13

CASE NO. 14-61319-WLH

CONTESTED MATTER

ORDER GRANTING DEBTORS' MOTION TO STRIP LIEN

The above matter came before the Court on October 1, 2014 on Debtors' Motion to Value Collateral and Modify Rights (the "Motion") of Ocwen Loan Servicing, Us Bank National Association As Trustee For Rasc 2007-Ks2, c/o GMAC Mortgage, LLC Pursuant to 11 U.S.C. § 506(a) and § 1322 (hereinafter "Respondent"). Debtors seek a determination that the second priority lien held by Respondent on Debtors' residence located at 2446 Ridge Lake Drive, Villa Rica, Georgia, Douglas County, 30180 (the "Property") is completely unsecured because no value exists in the Property to which Respondent's junior lien can attach. No party appeared in opposition to Debtor's Motion; therefore, it is hereby

ORDERED that Debtors' Motion is granted as provided herein.

FURTHER ORDERED that, for purposes of the Debtors' chapter 13 case, any allowed proof of claim filed by the Respondent arising out of the lien described herein shall be treated as a general non-priority unsecured claim.

FURTHER ORDERED that, effective upon entry of discharge in the Debtors' Chapter 13 case, the lien of Respondent evidenced by a security deed recorded in the Superior Court of Douglas County shall be avoided without further order pursuant to 11 U.S.C. §506(d) provided, however, that the Court reserves jurisdiction to consider if appropriate the avoidance of Respondents' mortgage lien prior to entry of a discharge under 11 U.S.C. § 1328(a). In the event the Debtors' case is dismissed or converted to chapter 7, the lien of the Respondent shall not be affected by this Order in accordance with 11 U.S.C. § 349(b)(1)(C) or 348(f)(1)(B) as applicable.

It is **FURTHER ORDERED** that, within sixty (60) days after the entry of this Order, Debtors' counsel may file a certified copy of this Order in the real property records of the county in which the Property is located.

It is **FURTHER ORDERED** that, within sixty (60) days of the entry of the Debtors' discharge in this Chapter 13 case, Debtors shall cause a certified copy of the order granting the discharge to be filed in the real property records of the county in which the Property is located.

END OF DOCUMENT

Order prepared and presented by:

_____/s/_____
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Approved as to form by:

_____/s/_____
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